

### AMENDMENTS TO THE CLAIMS

Please amend Claims 1, 18, 23, and 43, and cancel Claims 62-79. Claims 2-17, 19-22, 24-42, and 44-61 remain as previously pending.

1. (Currently Amended) A method of assessing risk associated with a financial transaction, wherein a customer is attempting to pay for vendibles from a merchant via a promissory payment, the method comprising:

(i) receiving transaction information from the merchant at a point of sale, wherein the transaction information identifies the customer, the merchant, and includes data about the financial transaction;

(ii) assessing the risk of the financial transaction using at least one mathematically based scoring engine to obtain a risk value;

(iii) determining if the risk value indicates that the risk is in a first classification of risk wherein additional information about the customer may result in the risk value being positioned within a second classification of risk for which acceptance of the promissory payment as payment for the vendibles is warranted;

(iv) provisionally authorizing acceptance of the promissory ~~check~~payment if the determination in act (iii) indicates that the risk value is in the first classification;

(v) communicating the provisional authorization to the merchant at the point of sale to thereby indicate to the merchant to accept the ~~tendered~~ promissory payment but to hold delivery of the vendibles for a pre-selected period of time;

(vi) obtaining additional financial data about the customer during the pre-selected period of time to determine if the risk value can be positioned within the second classification; and

(vii) authorizing delivery of the vendibles after the pre-selected period of time when the additional financial data about the customer indicates that the risk value can be positioned in the second classification.

2. (Original) The method of Claim 1, further comprising determining if the merchant is a merchant who can delay delivery of the vendibles.

3. (Original) The method of Claim 2, wherein act (v) of communicating the provisional authorization to the merchant occurs only if the merchant is determined to be a merchant who can delay delivery of the vendibles.

4. (Original) The method claim 1, wherein assessing risk associated with the financial transaction is assessing risk associated with an internet based financial transaction.

5. (Original) The method claim 1, wherein assessing risk associated with the financial transaction is assessing risk associated with a mail order based financial transaction.

6. (Original) The method of Claim 1, wherein authorizing delivery after the pre-selected period of time comprises contacting the merchant and advising the merchant to deliver.

7. (Original) The method of Claim 1, wherein authorizing delivery after the pre-selected period of time comprises agreeing with the merchant that unless the merchant is advised to not ship at the end of the pre-selected period of time, the delivery of the vendibles is authorized.

8. (Original) The method of Claim 7, wherein the pre-selected period of time ranges from at least one micro-second to a few weeks.

9. (Original) The method of Claim 1, wherein obtaining additional financial information about the customer comprises verifying availability of funds in a checking account belonging to the customer to cover the cost of the financial transaction.

10. (Original) The method of Claim 1, wherein obtaining additional financial information about the customer comprises obtaining information about the customer's recent check writing history and evaluating the customer's recent check writing history to predict whether there will be sufficient funds to cover the cost of the financial transaction.

11. (Original) The method Claim 1, wherein attempting to pay via the promissory payment comprises attempting to pay via a check.

12. (Original) The method Claim 8, wherein attempting to pay via the check comprises attempting to pay via an electronic check.

13. (Original) The method Claim 8, wherein attempting to pay via the check comprises attempting to pay via a paper check.

14. (Original) The method Claim 1, wherein attempting to pay for vendibles comprises attempting to pay for merchandise.

15. (Original) The method Claim 1, wherein attempting to pay for vendibles comprises attempting to pay for services.

16. (Original) The method of Claim 1, wherein determining if the risk value indicates that the risk is in the first classification comprises assessing a marginal risk assessment, wherein the marginal risk assessment is between a low risk assessment and a high risk assessment.

17. (Original) The method of Claim 1, wherein determining if the risk value indicates that the risk is in the second classification comprises assessing a low risk assessment.

18. (Currently Amended) A method of approving a financial transaction, wherein a customer offers payment to a merchant in exchange for vendibles, the method comprising:

performing a risk assessment of the financial transaction using at least one scoring engine to generate a risk score based on transaction information obtained from the merchant, wherein the transaction information identifies the customer, the merchant, and includes data about the financial transaction;

determining a marginal risk assessment if the risk score is in a borderline classification of risk, wherein additional information about the customer may result in the risk score being positioned within a low classification of risk for which acceptance of the payment for the vendibles is authorized;

instructing the merchant at the point of sale to accept the tendered promissory payment but to delay delivery of the vendibles for a period of time, wherein, during the period of time, additional financial data about the customer is obtained to re-assess the risk associated with the financial transaction; and

authorizing delivery of the vendibles after the period of time when the additional financial data about the customer indicates that the risk score can be positioned in the low classification of risk.

19. (Original) The method of Claim 18, wherein the method further comprises determining if the merchant is a merchant who can delay delivery of the vendibles.

20. (Original) The method of Claim 19, wherein determining a marginal risk assessment occurs only if the merchant is determined to be a merchant who can delay delivery of the vendibles.

21. (Original) The method claim 18, wherein approving the financial transaction comprises approving an internet based financial transaction.

22. (Original) The method claim 18, wherein approving the financial transaction comprises approving a mail order based financial transaction.

23. (Currently Amended) The method of Claim 18, wherein authorizing delivery after the ~~pre-selected~~ period of time comprises contacting the merchant and advising the merchant to deliver the vendibles to the customer.

24. (Original) The method of Claim 18, wherein authorizing delivery after the period of time comprises agreeing with the merchant that unless the merchant is advised to not ship at the end of the period of time, the delivery of the vendibles is authorized.

25. (Original) The method of Claim 18, wherein the period of time ranges from at least one micro-second to a few weeks.

26. (Original) The method of Claim 18, wherein obtaining additional financial data about the customer comprises verifying availability of funds in a checking account belonging to the customer to cover the cost of the financial transaction.

27. (Original) The method of Claim 18, wherein obtaining additional financial data about the customer comprises obtaining information about the customer's recent check writing history and evaluating the customer's recent check writing history to predict whether there will be sufficient funds to cover the cost of the financial transaction.

28. (Original) The method Claim 18, wherein offering the payment comprises offering a promissory payment.

29. (Original) The method Claim 18, wherein offering the promissory payment comprises offering an electronic payment.

30. (Original) The method Claim 18, wherein offering the payment in exchange for vendibles comprises offering payment in exchange for merchandise.

31. (Original) The method Claim 18, wherein offering the payment in exchange for vendibles comprises offering payment in exchange for services.

32. (Original) A method of approving an internet based financial transaction between a customer and a merchant, wherein a customer payment is exchanged for merchant vendibles, the method comprising:

performing a risk assessment of the internet based financial transaction using transaction information obtained from the customer and the merchant and a scoring engine to generate a risk score, wherein, if the risk score is classified as low risk, the internet based financial transaction is approved, and wherein, if the risk score is classified as high risk, the internet based financial transaction is declined, and wherein if the risk score is classified as moderate risk the internet based financial transaction is provisionally authorized;

delaying delivery of the merchant vendibles for a period of time when the internet based financial transaction is provisionally authorized, wherein additional transaction information is obtained from the customer during the period of time to determine if the internet based financial transaction can be classified as low risk; and

authorizing delivery of the merchant vendibles after the period of time when the additional transaction information from the customer indicates that the risk score of the internet based financial transaction can be classified as low risk.

33. (Original) The method of Claim 32, wherein approving the internet based financial transaction comprises approving a mail order based financial transaction.

34. (Original) The method of Claim 32, wherein authorizing delivery after the period of time comprises contacting the merchant and advising the merchant to deliver the vendibles to the customer.

35. (Original) The method of Claim 32, wherein authorizing delivery after the period of time comprises agreeing with the merchant that unless the merchant is advised to not ship at the end of the period of time, the delivery of the vendibles is authorized.

36. (Original) The method of Claim 32, wherein the period of time ranges from at least one micro-second to a few weeks.

37. (Original) The method of Claim 32, wherein obtaining additional transaction information about the customer comprises verifying availability of funds in a checking account belonging to the customer to cover the cost of the financial transaction.

38. (Original) The method of Claim 18, wherein obtaining additional transaction information about the customer comprises obtaining information about the customer's recent check writing history and evaluating the customer's recent check writing history to predict whether there will be sufficient funds to cover the cost of the financial transaction.

39. (Original) The method Claim 18, wherein exchanging the customer payment comprises exchanging a promissory payment.

40. (Original) The method Claim 18, wherein exchanging the customer payment comprises exchanging an electronic payment.

41. (Original) The method Claim 18, wherein exchanging the customer payment for merchant vendibles comprises exchanging payment for merchandise.

42. (Original) The method Claim 18, wherein exchanging the customer payment for merchant vendibles comprises exchanging payment for services.

43. (Currently Amended) A system of assessing risk associated with a financial transaction, wherein a customer is attempting to pay for vendibles from a merchant via a promissory payment, the system comprising:

a risk assessment component that is configured to perform a risk assessment of the financial transaction using at least one scoring engine to generate a risk score based on transaction information obtained from the merchant via an interface component, wherein the transaction information identifies the customer, the merchant, and includes data about the financial transaction;

a processing component that is configured to determine a marginal risk assessment if the risk score is in a borderline classification of risk, wherein additional customer information may result in the risk score being positioned

within a low classification of risk for which acceptance of the promissory payment for the vendibles is authorized; and

a communications component that is configured to communicate with the merchant, wherein the communication component notifies the merchant at the ~~a~~ point of sale, and wherein the notification instructs the merchant to accept the tendered promissory payment but to delay delivery of the vendibles for a period of time, wherein, during the period of time, additional financial data about the customer is obtained via the interface device to re-assess the risk associated with the financial transaction.

44. (Original) The system of Claim 43, wherein the system further comprises an authorization component that is configured to authorize delivery of the vendibles after the period of time when the additional financial data about the customer indicates that the risk score can be re-positioned in the low classification of risk.

45. (Original) The system of Claim 44, wherein the authorization component further comprises a communications device and contacts the merchant via communications medium and advises the merchant to deliver the vendibles to the customer.

46. (Original) The system of Claim 44, wherein the authorization component authorizes the delivery of the vendibles after the period of time unless the merchant is advised to not ship at the end of the period of time by the authorization component.

47. (Original) The system of Claim 43, wherein the processing component is further configured to determine if the merchant is a merchant who can delay delivery of the vendibles.

48. (Original) The system of Claim 47, wherein the processing component determines the marginal risk assessment only if the merchant is determined to be a merchant who can delay delivery of the vendibles.

49. (Original) The system claim 43, wherein the financial transaction is an internet based financial transaction.

50. (Original) The system claim 43, wherein the financial transaction is a mail order based financial transaction.

51. (Original) The system of Claim 43, wherein the period of time ranges from at least one micro-second to a few weeks.

52. (Original) The system of Claim 43, wherein the system acquires additional customer information and verifies the availability of funds in a checking account belonging to the customer to cover the cost of the financial transaction.

53. (Original) The system of Claim 43, wherein the additional customer information comprises transaction information about the customer's recent check writing history.

54. (Original) The system of Claim 53, wherein the processing component evaluates the customer's recent check writing history to predict whether there will be sufficient funds to cover the cost of the financial transaction.

55. (Original) The system Claim 43, wherein the marginal risk assessment is between a low risk assessment and a high risk assessment.

56. (Original) The system Claim 43, wherein the promissory payment comprises an electronic payment.

57. (Original) The system Claim 43, wherein the promissory payment comprises a check.

58. (Original) The system Claim 57, wherein the check comprises an electronic check.

59. (Original) The system Claim 57, wherein the check comprises a paper check.

60. (Original) The system Claim 43, wherein the vendibles comprise merchandise.

61. (Original) The system Claim 43, wherein the vendibles comprise services.

62.-79. (Canceled)